



Chartered 1836

How Can Your Banking Connections Be of More Service to You?

Very few individuals, perhaps, fully realize in how many ways they can utilize their banking connections.

It is the province of the Service Department of this Company to assist clients in obtaining the particular kind of service best suited to their needs.

A client may be in need of conservative and unprejudiced advice in regard to investments. He may be in doubt as to the most convenient method of cashing coupons. He is perhaps seeking information about real estate or the safest and most economical methods of transmitting funds to foreign countries.

Clients of the Company seeking information or advice regarding financial matters, or prospective clients desiring details concerning the Company's services, are cordially invited to consult the Service Department.

GIRARD TRUST COMPANY

BROAD AND CHESTNUT STREETS, PHILADELPHIA

Capital and Surplus \$10,000,000

EFFINGHAM B. MORRIS, President

Member Federal Reserve System

New York Bonds

Table listing various New York Bonds with columns for bond name, price, and other details.

GOODYEAR RUBBER SALES WERE LARGER

Report for Seven Months Shows Net Surplus of \$3,395,853

Net sales of the Goodyear Tire and Rubber Company for the seven months ended September 30, 1921, were \$62,421,170, according to a report issued to stockholders.

The general balance sheet showed the company's ratio of current assets to current liabilities to be approximately 10 to 1. Its aggregate cash holdings, United States Treasury certificates and bank acceptances, totaled \$23,722,485.

DAILY NOVELETTE

A GHOST AND A PINK SLIPPER

By Rose Meredith

DICK CARSON knocked at the basement door, behind which lurked his landlady, and when her long, pallid countenance peered out suspiciously he removed his straw hat.

"Not a word—and never will—only 'he' hesitated. Should he tell? 'Only what?'"



THE FIFTH AVENUE BUILDING

No exclusive hotel could be more discriminating in its acceptance of guests than the Fifth Avenue Building is in its choice of tenants.

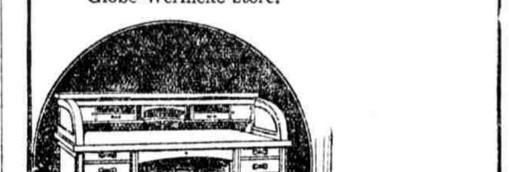
"Goodyear's principal subsidiaries, the California Company, all of whose common stock is owned by Akron, and the Canadian Company, in which Akron has a substantial investment have written down both inventories and commitments to a current basis, both of which have been gradually curtailed.



The Man and the Desk

Man's tastes and requirements differ in Desks as well as in clothes. He wants a desk that "fits," that looks well and that is adapted to his work.

And the most likely place to find such a desk is where the largest assortment of globe desks is found—and that is in the Globe-Wernicke store.



Globe-Wernicke Desks and Chairs

There is a lot about desks that the average man knows little about—the construction of the writing bow, how built up and how framed, the thickness and matching of the veneers, the mitering and building-up of the legs, the construction of the roll-tops and side arms, the quality of the hardware and, finally, the finish.

And it's the same with chairs—the design, construction, quality of upholstery and the strength and grade of springs.

All of this is very important to the purchaser and when he buys from Globe-Wernicke stock he is assured of getting the best for the price, in these respects, that his money will secure.

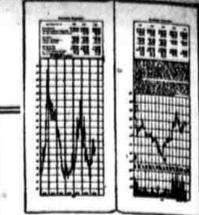
If you want to be thoroughly satisfied, look over our assortment before you buy.

DESKS, CHAIRS, SECTIONAL FILING CABINETS, WOOD AND STEEL GLOBE SAFES, OFFICE SUPPLIES, SECTIONAL BOOKCASES

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Globe-Wernicke

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40 ACTIVE STOCKS AT A GLANCE

ANALYTICAL SUMMARIES OF THE LAST 8 ANNUAL REPORTS OF 40 LEADING INDUSTRIAL, RAILROAD, MINING AND OIL STOCKS DEALT IN ON THE NEW YORK STOCK EXCHANGE, SHOWING THE TEND OF VALUES TOGETHER WITH CHARTS

visualizing prices and volume of sales for past five years together with average of 20 industrials up to the present day.

This book can be made the investor's most helpful guide because it reveals at a glance previous highs and lows, regularity of movement and trends, accumulation and distribution zones, in conjunction with careful summaries of latest essential statistics and developments.

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"Always Without Obligation"

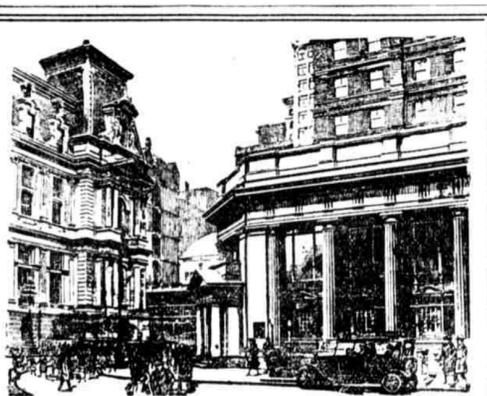
S-S-RUSKAY & CO.

ESTABLISHED 1877

Members Consolidated Stock Exch. of N.Y. 42 BROADWAY, NEW YORK

Phone: Bowling Green 2300

Chicago: Broadview 0200, Pyramus 0200



For Fifty-eight Years this Bank has stood at the corner of Broad and Market Streets through all the stress of the Civil War and many other calamitous times that have fallen upon the world, and it has well demonstrated its ability to take care of its friends and customers, since it is conducted in a conservatively modern way, meeting the demands of the present-day business and reaching out for more.

Come in and see us. It won't take you out of your way, for we are In the Center of Things

Opposite Broad Street Station

Third National Bank

Organized 1861

WANTED Additional Capital (FOR EXPANSION)

Manufacturing company desires services of reliable financial institution as Fiscal Representative.

B 622, Ledger Office

WE OFFER 500,000

PENNA. R. R. EQ. 6s

Jan. 15, 1928; Jan. 15, 1931, incl. Tax Free in Penna.

Price to return 5.80

Circular on Request

Townsend Whelan & Co.

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Y. Phila. Stock Exchange

If you want to find out about a stock:

- the last price at which it sold, its market range. -latest market news and a report on the company. -what others in same group are doing. -or any question answered about trading.

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Investment Securities

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You can protect your property now. How will it be provided when you die?

THE PROVIDENT

Life and Trust Company of Philadelphia

Fourth and Chestnut Sts.

Member of Federal Reserve System

COTTON GINNING LOWER

Total to Nov. 1, 6,646,136 Bales.

Against 7,508,633 Last Year

Washington, Nov. 9.—Cotton ginned prior to November 1 amounted to 6,646,136 running bales, including 111,150 round bales, 11,772 bales of American-Egyptian, and 1690 bales of Sea Island, the Census Bureau announced today.

Last year, to November 1, there had been ginned 7,508,633 bales, including 159,058 round bales, 23,028 bales of American-Egyptian, and 540 bales of Sea Island.

Ginning by States to November 1 this year follows:

Alabama, 512,558; Arizona, 13,610; Arkansas, 62,198; California, 7267; Florida, 1471; Georgia, 734,000; Louisiana, 230,944; Mississippi, 642,313; Missouri, 55,292; North Carolina, 581,974; Oklahoma, 436,012; South Carolina, 622,072; Tennessee, 229,397; Texas, 1,927,730; Virginia, 10,632; all other States, 5129.

Reserve Banks' Discount Rates

Official discount rates at the twelve Federal Reserve Banks as of Oct. 31, 1921.

Bank Name, Rate, City

Atlanta, 10, Boston, 10, Buffalo, 10, Chicago, 10, Cincinnati, 10, Cleveland, 10, Dallas, 10, Denver, 10, Detroit, 10, Kansas City, 10, Louisville, 10, Memphis, 10, Milwaukee, 10, Minneapolis, 10, New York, 10, Philadelphia, 10, St. Louis, 10, St. Paul, 10, San Francisco, 10, Seattle, 10, Washington, 10

U. S. Certificates and Treasury Notes

Rate, Maturity, Price

100, 1922, 100.00, 100.00, 100.00

100, 1923, 100.00, 100.00, 100.00

100, 1924, 100.00, 100.00, 100.00

100, 1925, 100.00, 100.00, 100.00

100, 1926, 100.00, 100.00, 100.00

100, 1927, 100.00, 100.00, 100.00

100, 1928, 100.00, 100.00, 100.00

100, 1929, 100.00, 100.00, 100.00

100, 1930, 100.00, 100.00, 100.00

100, 1931, 100.00, 100.00, 100.00

100, 1932, 100.00, 100.00, 100.00

100, 1933, 100.00, 100.00, 100.00

100, 1934, 100.00, 100.00, 100.00

100, 1935, 100.00, 100.00, 100.00

100, 1936, 100.00, 100.00, 100.00

100, 1937, 100.00, 100.00, 100.00

100, 1938, 100.00, 100.00, 100.00

100, 1939, 100.00, 100.00, 100.00

100, 1940, 100.00, 100.00, 100.00

100, 1941, 100.00, 100.00, 100.00

100, 1942, 100.00, 100.00, 100.00

100, 1943, 100.00, 100.00, 100.00

100, 1944, 100.00, 100.00, 100.00

100, 1945, 100.00, 100.00, 100.00

100, 1946, 100.00, 100.00, 100.00

LONDON STOCK MARKET

Oils Firm in Spots—Rubbers Gain

Ground—Home Rails Strong

London, Nov. 9.—German loans were firmer on the stock exchange today, owing to an improvement in the oil market, and general trading in securities was not brisk, and the markets were mixed, but the feeling throughout the city was cheerful.

The oil group displayed firmness in spot, with Transport and Trading at 4 1/2, Mexican Eagle 3 3/4, and Royal Dutch 3 7/8. Moderate support was given to the industrial list.

Indson's Buy was 3 13 1/2. The rubber group started better ground, following the staple.

Dollar descriptions were quiet, pending news in the reporting of the exchange at New York. Home rails were strong at fresh advances. Argentine rails advanced higher, with southern home of 1 1/2.

The gilt-edged section was irregular, but firm in the main. French loans were dull, in sympathy with Paris. Railways were featureless with changes narrow.

Announcement....

We have secured a larger and better home for the Oakland car—one that will, we hope, better express the spirit of a larger organization and form a finer background for a beautiful car.

Oakland Motor Car Company

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Service Station

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Oakland Six

31st Street Below Dauphin

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